

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower", including the Borrower's spouse, will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

Elzbieta Chrupczak

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
A. Amount	\$ 328,000	Interest Rate	7.500 %	No. of Months	Amortization Type:
				360/360	<input type="checkbox"/> Fixed Rate
					<input type="checkbox"/> Other (explain):
					<input type="checkbox"/> GPM
					<input checked="" type="checkbox"/> ARM (type): Option Arm

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	8314 WEST 91ST STREET, Hickory Hills, IL 60457	County: Cook	No. of Units
Legal Description of Subject Property (attach description if necessary)			1
SEE TITLE COMMITMENT			Year Built 1950

Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:	
	<input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence	
Complete this line if construction or construction-permanent loan.				<input type="checkbox"/> Secondary Residence	
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.	Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made	<input type="checkbox"/> to be made
		\$	\$	340,000	Limited Cash-Out Rate/Term	Cost: \$	

Title will be held in (check Name(s))	STANISLAW CHRUPCZAK	ELZBIETA CHRUPCZAK	Manor in which Title will be held	HUSBAND & WIFE	Estate will be held in:
				<input checked="" type="checkbox"/> Full Simple <input type="checkbox"/> Lasts/dues (show expiration date)	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Equity from Subject Property					

Borrower		III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)							
STANISLAW CHRUPCZAK									
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School		
319-98-6079	773-810-7103	09/10/1961	12						
<input checked="" type="checkbox"/> Married	<input type="checkbox"/> Unmarried (Include single, divorced, widowed)	Dependants (not listed by Co-Borrower)	no. 3	ages 17,14,10	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (Include single, divorced, widowed)	Dependants (not listed by Borrower)		
<input type="checkbox"/> Separated					<input type="checkbox"/> Separated				
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.
8314 WEST 91ST STREET Hickory Hills, IL 60457									

Mailing Address, if different from Present Address

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs.

Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs.

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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Percent	Proposed
Base Empl. Income*	\$ 10,000.00	\$	\$ 10,000.00	Rent	\$	
Overtime				First Mortgage (P&I)	1,401.83	\$ 2,050.00
Bonuses				Other Financing (P&I)		304.42
Commissions				Hazard Insurance	68.71	68.71
Dividends/Interest				Real Estate Taxes	431.75	431.75
Net Rental Income				Mortgage Insurance		
Other (from completed or incomplete "Income and Employment Tracker")				Homeowner Assn. Dues		
Total	\$ 10,000.00	\$	\$ 10,000.00	Other		
* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.				Total	\$ 1,902.29	\$ 2,854.88
Describe Other Income						

Describe Other Income **Notice:** Alimony, child support, or separate maintenance.
Borrower/B1 or Co-Borrower/B2

Notice: Allimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

2000-2 Moelwyn 1003 07.05
22. Yx Farm, Cymmer 2.1m 09/09

Figure 2(a)

500

Monthly Aggregates

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Fiddle Mac from E.E.

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase price	\$	If you answer "Yes" to any question 3 through 11, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs		Borrower	Co-Borrower
c. Land (if acquired separately)		Yes	No
d. Refinance (incl. debts to be paid off)	348,557.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	6,053.68	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	9,385.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee		<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)	410.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)	364,408.68	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Subordination financing	41,000.00	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		<input type="checkbox"/>	<input type="checkbox"/>
l. Other credits (explain)		<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	328,000.00	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	328,000.00	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)	-4,594.32	<input type="checkbox"/>	<input type="checkbox"/>

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's agents, brokers, processors, attorneys, servants, successors and assigns and my heirs and acknowledges that: (1) the information provided in this application is true and correct as of the date and with respect to my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to Title 12, United States Code, § 601, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servants, successors or assigns may make the original author or any electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, processors, successors and assigns may retain the original author or rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (9) neither Lender nor its agents, brokers, processors, transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state law (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be an effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

ACKNOWLEDGMENT: Each of the undersigned hereby acknowledges that any owner of the Loan, its servants, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature

X *Stevens* *Signature*

Date

02/09/07

Co-Borrower's Signature

X

Date

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For more information and to verify if you have made this application in person, if you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER I do not wish to furnish this informationCO-BORROWER I do not wish to furnish this informationEthnicity: Hispanic or Latino Not Hispanic or LatinoEthnicity: Hispanic or Latino Not Hispanic or LatinoRace: American Indian or Alaska Native Asian Black or African AmericanRace: American Indian or Alaska Native Asian Black or African AmericanSex: Female MaleSex: Female Male

To be Completed by Interviewer
This application was taken by:
 Face-to-face interview
 Mail
 Telephone
 Internet

Interviewer's Name (print or type)

ALAN WALSH

Interviewer's Signature

Interviewer's Phone Number (incl. area code)

630-706-8000

Name and Address of Interviewer's Employer

ELITE FINANCIAL INVESTMENTS, INC.

1211 W 22ND STREET SUITE#900

Oak Brook, IL 60523

(P) 630-706-8000

(F) 630-206-0198

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you
need more space to complete the
Residential Loan Application.
Mark S for Borrower or C for
Co-Borrower.

Borrower: STANISLAW CHRUPCZAK	Agency Case Number:
Co-Borrower:	Lender Case Number:

ASSETS		VOL. ASSETS AND LIABILITIES	
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay
Name and address of Bank, S&L, or Credit Union		Name and address of Company HSBC/BSTBY PO BOX 15519 WILMINGTON, DE 19850	\$ Payt./Mos.
Acct. no. \$		Acct. No. 063106	10 46
Name and address of Bank, S&L, or Credit Union		Name and address of Company HSBC/BSTBY POB 15521 WILMINGTON, DE 19805	\$ Payt./Mos.
Acct. no. \$		Acct. No. 1696013106887647	10 46
Name and address of Bank, S&L, or Credit Union		Name and address of Company INDYMAC BANK	\$ Payt./Mos.
Acct. no. \$		Acct. No. 3002181976	(1,402) 348.597
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.
Acct. no. \$		Acct. No.	\$ Payt./Mos.
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.
Acct. no. \$		Acct. No.	\$ Payt./Mos.
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.
Acct. no. \$		Acct. No.	\$ Payt./Mos.
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.
Acct. no. \$		Acct. No.	\$ Payt./Mos.
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.
Acct. no. \$		Acct. No.	\$ Payt./Mos.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Stanislaw Chrupczak

Date

07/09/07

Co-Borrower's Signature:

X

Date

EXHIBIT B
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02/09/2007 14:42 FAX 16305051067

LTIC-NAPERVILLE

004

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower Information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Stanislaw Chrupczak

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	41,000	Interest Rate 8.125 %	No. of Months 360/360	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) 8314 WEST 91ST STREET, Hickory Hills, IL 60457 County: Cook	No. of Units 1
Legal Description of Subject Property (attach description if necessary)	Year Built 1950
SEE TITLE COMMITMENT	

Purpose of Loan <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a+b) \$
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance Limited Cash-Out Rate/Term	Describe Improvements Cost \$	<input type="checkbox"/> made <input type="checkbox"/> to be made
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Title will be held in what Name(s) STANISLAW CHRUPCZAK ELZBIETA CHRUPCZAK			Manner in which Title will be held HUSBAND & WIFE	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Limited/Holder in Possession/other
---	--	--	--	---

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)
Equity from Subject Property

Borrower		III. BORROWER INFORMATION		Co-Borrower	
Borrower's Name (Include Jr. or Sr. if applicable)		Co-Borrower's Name (Include Jr. or Sr. if applicable)			

STANISLAW CHRUPCZAK

Social Security Number 319-98-6079	Home Phone (incl. area code) 773-510-7103	DOB (mmdd/yyyy) 09/10/1961	Yrs. School 12	Social Security Number	Home Phone (incl. area code)	DOB (mmdd/yyyy)	Yrs. School
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<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (Include single, divorced, widowed) no. 3 ages 17,14,10	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (Include single, divorced, widowed) no. ages	Dependents (not listed by Co-Borrower)
---	---	--	--	--

Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs.

8314 WEST 91ST STREET

Hickory Hills, IL 60457

Mailbox Address (if different from Present address)

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Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower		
Name & Address of Employer J.N.C. HEATING & COOLING 62 WOLF ROAD WILLOW SPRINGS, IL		<input type="checkbox"/> Self Employed Yrs. on this job 8 yr(s)	Yrs. employed in this line of work/profession 8	Name & Address of Employer <input type="checkbox"/> Self Employed Yrs. on this job Yrs. employed in this line of work/profession		
Position/Title/Type of Business		Business Phone (incl. area code)	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	
HVAC SUPERVISOR		708-370-0541				
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>						
Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		
Monthly Income \$ 0		Monthly Income \$ 0		Monthly Income \$ 0		
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		
Monthly Income \$ 0		Monthly Income \$ 0		Monthly Income \$ 0		
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		
Monthly Income \$ 0		Monthly Income \$ 0		Monthly Income \$ 0		
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to)		
Monthly Income \$ 0		Monthly Income \$ 0		Monthly Income \$ 0		
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Emp. Income	\$ 10,000.00	\$	\$ 10,000.00	Rent	\$ 3	
Overtime				First Mortgage (P&I)	\$ 1,401.83	\$ 304.42
Bonuses				Other Financing (P&I)		2,293.42
Commissions				Hazard Insurance	\$ 68.71	\$ 68.71
Dividends/Interest				Real Estate Taxes	\$ 431.75	\$ 431.75

EXHIBIT B
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VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person who

Completed: Jointly Not Jointly

Description	ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$				
<u>List checking and savings accounts below</u>					
Name and address of Bank, S&L, or Credit Union			Name and address of Company AMERICAN HONDA FINANCE 2170 POINT BLVD SUITE 100 ELGIN, IL 60123	\$ Payment/Months	\$
<u>Acct. no. _____ \$ _____</u>					
Name and address of Bank, S&L, or Credit Union			Acct. no. 77797469	415	19,981
<u>Acct. no. _____ \$ _____</u>					
Name and address of Bank, S&L, or Credit Union			Name and address of Company CHASE 800 BROOKSEIDGE BLVD WESTERVILLE, OH 43081	\$ Payment/Months	\$
<u>Acct. no. 4266880136638299</u>					
Name and address of Company THD/CBSD CCS GRAY OPS CENTER GRAY, TN 37815			Acct. no. 4266880136638299	92	1,743
<u>Acct. no. 540533000336</u>					
Name and address of Company HSBC NY PO BOX 19380 PORTLAND, OR 97280			Name and address of Company DELL FINANCIAL SVCS/CI 12234 N IH 35 SB, BLDG B AUSTIN, TX 78753	\$ Payment/Months	\$
<u>Acct. no. 6035120206590069</u>					
Name and address of Company HSBC NY PO BOX 19380 PORTLAND, OR 97280			Acct. no. 6035120206590069	15	1,303
<u>Acct. no. 79450129037070227</u>					
Name and address of Company CHASE/CC 225 CHASTAIN MEADOWS CT KENNESAW, GA 30144			Name and address of Company DELL FINANCIAL SVCS/CI 12234 N IH 35 SB, BLDG B AUSTIN, TX 78753	\$ Payment/Months	\$
<u>Acct. no. 41041400000397748</u>					
Automobiles owned (make and year)	\$		Acct. no. 41041400000397748	10	80
Other Assets (itemize)	\$		Allimony/Child Support/Separate Maintenance Payments Owed to:	\$	
<u>Total Assets a. \$ 410,000</u>					
<u>Total Monthly Payments \$ 621</u>					
<u>Total Liabilities b. \$ 373,313</u>					
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)					

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LTIC-NAPERVILLE

007

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs		Borrower	Co-Borrower
c. Land (if acquired separately)		Yes	No
d. Refinance (incl. debts to be paid off)	348,557.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	3,280.37	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	3,385.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee		<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)	355,222.37	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Subordinate financing	328,000.00	(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	
l. Other Credits (explain)		g. Are you obligated to pay alimony, child support, or separate maintenance?	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	41,000.00	h. Is any part of the down payment borrowed?	
n. PMI, MIP, Funding Fee financed		i. Are you a co-maker or endorser on a note?	
o. Loan amount (add m & n)	41,000.00	j. Are you a U. S. citizen?	
p. Cash from the Borrower (subtract l, k, l & o from i)	-13,777.83	k. Are you a permanent resident alien?	
IX. ACKNOWLEDGEMENT AND AGREEMENT			

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of establishing a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

ACKNOWLEDGMENT. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature <i>Christie Arapcaas</i>	Date 02/09/08	Co-Borrower's Signature <i>X</i>	Note
--	------------------	-------------------------------------	------

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

This following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and assume if you have made this nondisclosure in response to the law.

EXHIBIT B
P. 50FS

02/09/2007 14:44 FAX 16305051067

LTIC-NAPERVILLE

008

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: STANISLAW CHRUPCZAK	Agency Case Number:
	Co-Borrower:	Lender Case Number:

VI. ASSETS AND LIABILITIES				
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company HSBC/BSBUY PO BOX 16519 WILMINGTON, DE 19850	\$ Payt./Mos.	\$
Acct. no. \$		Acct. No. 063106	10	46
Name and address of Bank, S&L, or Credit Union		Name and address of Company HSBC/BSBUY POB 15521 WILMINGTON, DE 19805	\$ Payt./Mos.	\$
Acct. no. \$		Acct. No. 1696013106667647	10	46
Name and address of Bank, S&L, or Credit Union		Name and address of Company INDYMAC BANK	\$ Payt./Mos.	\$
Acct. no. \$		Acct. No. 3002181976	(1,402)	348,557
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no. \$		Acct. No.	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no. \$		Acct. No.	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$

A. SETTLEMENT STATEMENT		U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT			CMR No. 2502-0265
B. TYPE OF LOAN					
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> CONV.UNINS.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV.INS.		07-00795A	0045223864	
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.					
D. NAME AND ADDRESS OF BORROWER: STANISLAW S. CHRUPCZAK ELZIBETA T. CHRUPCZAK 8314 S. WEST 91ST STREET HICKORY HILLS, IL 60457		E. NAME AND ADDRESS OF SELLER/TAX I.D.: REFINANCE		F. NAME AND ADDRESS OF LENDER: AURORA LOAN SERVICES, INC. A LEHMAN BROTHERS COMPANY 327 INVERNESS DRIVE SOUTH MAIL STOP 3101 ENGLEWOOD, CO 80112	
G. PROPERTY LOCATION: 8314 W. 91ST HICKORY HILLS, IL 60457		H. SETTLEMENT AGENT: LAWYERS TITLE INSURANCE COMPANY PLACE OF SETTLEMENT: 1245 E. DIBHL RD., #101 NAPERVILLE, IL 60561			I. SETTLEMENT DATE: 02/09/07 DISBURSEMENT DATE: 02/14/07
J. SUMMARY OF BORROWER'S TRANSACTION			K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:			400. GROSS AMOUNT DUE TO SELLER:		
101. Contract Sales Price			401. Contract Sales Price		
102. Personal property			402. Personal property		
103. Settlement charges to borrower (line 1400)			403.		
104.			404.		
105.			405.		
Adjustments for items paid by seller in advance			Adjustments for items paid by seller in advance		
106. City/town taxes to			406. City/town taxes to		
107. County taxes to			407. County taxes to		
108. Assessments to			408. Assessments to		
109.			409.		
110.			410.		
111.			411.		
112.			412.		
113.			413.		
114.			414.		
120. GROSS AMOUNT DUE FROM BORROWER			420. GROSS AMOUNT DUE TO SELLER		
120. GROSS AMOUNT DUE FROM BORROWER			420. GROSS AMOUNT DUE TO SELLER		
120. GROSS AMOUNT DUE FROM BORROWER			500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
201. Deposit or earnest money			501. Excess deposit (see instructions)		
202. Principal amount of new loan(s)			502. Settlement charges to seller (line 1400)		
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to		
204.			504. Payoff of first mortgage loan		
205.			505. Payoff of second mortgage loan		
206.			506.		
207.			507.		
208.			508.		
209.			509.		
Adjustments for items unpaid by seller			Adjustments for items unpaid by seller		
210. City/town taxes to			510. City/town taxes to		
211. County taxes to			511. County taxes to		
212. Assessments to			512. Assessments to		
213.			513.		
214.			514.		
215.			515.		
216.			516.		
217.			517.		
218.			518.		
219.			519.		
220. TOTAL PAID BY/FOR BORROWER			520. TOTAL REDUCTION AMOUNT DUE SELLER		
220. TOTAL PAID BY/FOR BORROWER			520. TOTAL REDUCTION AMOUNT DUE SELLER		
300. CASH AT SETTLEMENT FROM/TO BORROWER			600. CASH AT SETTLEMENT TO/FROM SELLER		
301. Gross amount due from borrower (line 120)			601. Gross amount due to seller (line 420)		
302. Less amounts paid by/for borrower (line 220)			602. Less reductions in amount due seller (line 520)		
303. CASH (<input type="checkbox"/> FROM) (<input checked="" type="checkbox"/> TO) BORROWER			603. CASH (<input type="checkbox"/> TO) (<input type="checkbox"/> FROM) SELLER		

EXHIBIT
P, 1 OF

L. SETTLEMENT CHARGES			PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$	\$	xx		
Division of Commission (line 700) as follows:				
701. to				
702. to				
703. Commission paid as Settlement				
704.				
800. ITEMS PAYABLE IN CONNECTION WITH LOAN				
801. Loan Origination Fee	x			
802. Loan Discount	1,000 %	LEHMAN BROTHERS BANK	410.00	
803. Appraisal Fee to				
804. Credit Report to				
805. ADMINISTRATION FEE	LEHMAN BROTHERS BANK		125.00	
806. MERS/REGISTRATION	LEHMAN BROTHERS BANK		4.95	
807.				
808.				
809.				
810.				
811.				
812.				
813.				
814.				
815.				
816.				
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				
901. Interest from 02/14/07 to 03/01/07	as 9.127000 /day		116.91	
902. Mortgage Insurance Premium for months to				
903. Hazard Insurance Premium for years to				
904. Flood Insurance Premium for years to				
905.				
1000. RESERVES DEPOSITED WITH LENDER				
1001. Hazard Insurance months as per month				
1002. Mortgage Insurance months as per month				
1003. City property taxes months as per month				
1004. County property taxes months as per month				
1005. Annual assessments months as per month				
1006. Flood insurance months as per month				
1007.				
1008. Aggregate Adjustment				
1100. TITLE CHARGES				
1101. Settlement or closing fee to LAWYER'S TITLE			100.00	
1102. Abstract or title search to				
1103. Title examination to				
1104. Title insurance binder to				
1105. Document preparation to				
1106. Notary fees to LAWYER'S TITLE			100.00	
1107. Attorney's fees to				
(includes above items numbers:)				
1108. Title Insurance to LAWYER'S TITLE			200.00	
(includes above items numbers: 1102 1103 1104)				
1109. Lender's coverage \$ 41,000.00 200.00				
1110. Owner's coverage \$			25.00	
1111. E-MAIL FEE	LAWYER'S TITLE			
1112. Courier Fees				
1113.				
1114.				
1115.				
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES				
1201. Recording fees: Deed \$ Mortgage \$ 72.00 ; Releases \$			72.00	
1202. City/county tax stamps: Deed \$ Mortgage \$				
1203. State tax/tamper: Deed \$ Mortgage \$				
1204. Record Cart of Rec				
1205.				
1300. ADDITIONAL SETTLEMENT CHARGES				
1301. Survey to				
1302. Pest inspection to				
1303.				
1304.				
1305.				
1306.				
1307.				
1308.				
1309.				
1310.				
1311.				
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Sect J and 502, Sect K)			1,173.86	

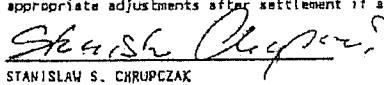
EXHIBIT
1,2 OF
1

EXHIBIT C
P. 3 OF 3

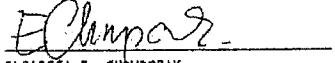
Case Number: 07-00795

Signature Page to HUD-1 Settlement Statement

We have reviewed the HUD-1 Settlement Statement which consists of three pages and to the best of our knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on our account, or by us, in this transaction. We understand the figures contained herein were based on the best information available to the Settlement Agent, and agree to make the appropriate adjustments after settlement if adjustments are necessary.


STANISLAW S. CHRUPEZAK

REFINANCE


ELZIBETA T. CHRUPEZAK

REFINANCE

The Settlement Statement prepared by the Settlement Agent is, to the best of its knowledge and belief, a true and accurate account of this transaction. The Settlement Agent has caused or will cause the funds to be disbursed in accordance with this Statement.

LAWYERS TITLE INSURANCE CORPORATION
Settlement Agent

By: _____

Warning: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment.
For details see: Title 18 U.S. Code Section 1001 and Section 1010.

HUD-1 (8-87)

RESPA, HB 4305.2

Previous edition is obsolete.

A. SETTLEMENT STATEMENT		U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT		OMB No. 2502-0265
B. TYPE OF LOAN				
1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input checked="" type="checkbox"/> CONV.UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV.INS.		6. File Number: 07-00795	7. Loan Number: 0045104320	8. Mortgage Insurance Case Number:
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.				
D. NAME AND ADDRESS OF BORROWER: STANISLAW S. CHRUPCZAK ELZIBETA T. CHRUPCZAK 8314 WEST 91ST STREET HICKORY HILLS, IL 60457		E. NAME AND ADDRESS OF SELLER/TAX I.D.: REFINANCE	F. NAME AND ADDRESS OF LENDER: AURORA LOAN SERVICES, INC. A LEHMAN BROTHERS COMPANY 327 INVERNESS DRIVE SOUTH MAIL STOP 3101 ENGLEWOOD, CO 80112	
G. PROPERTY LOCATION: 8314 WEST 91ST STREET HICKORY HILLS, IL 60457		H. SETTLEMENT AGENT: LAWYERS TITLE INSURANCE COMPANY PLACE OF SETTLEMENT: 1245 E. DIEHL RD., #101 NAPERVILLE, IL 60563	I. SETTLEMENT DATE: 02/09/07	DISBURSEMENT DATE: 02/14/07
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:		
101. Contract Sales Price		401. Contract Sales Price		
102. Personal property		402. Personal property		
103. Settlement charges to borrower (line 1400)		403.		
104. PAYOFF: INDYMAC BANK		404.		
105.		405.		
Adjustments for items paid by seller in advance				
106. City/town taxes to		406. City/town taxes to		
107. County taxes to		407. County taxes to		
108. Assessments to		408. Assessments to		
109.		409.		
110.		410.		
111.		411.		
112.		412.		
113.		413.		
114.		414.		
120. GROSS AMOUNT DUE FROM BORROWER		420. GROSS AMOUNT DUE TO SELLER		
366,644.16				
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:				
201. Deposit or earnest money		500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
202. Principal amount of new loan(s)		501. Excess deposit (see instructions)		
203. Existing loan(s) taken subject to		502. Settlement charges to seller (line 1400)		
204.		503. Existing loan(s) taken subject to		
205.		504. Payoff of first mortgage loan		
206.		505. Payoff of second mortgage loan		
207.		506.		
208.		507.		
209.		508.		
Adjustments for items unpaid by seller				
210. City/town taxes to		510. City/town taxes to		
211. County taxes to		511. County taxes to		
212. Assessments to		512. Assessments to		
213.		513.		
214.		514.		
215.		515.		
216.		516.		
217.		517.		
218.		518.		
219.		519.		
220. TOTAL PAID BY/FOR BORROWER		520. TOTAL REDUCTION AMOUNT DUE SELLER		
328,000.00		600. CASH AT SETTLEMENT TO/FROM SELLER		
300. CASH AT SETTLEMENT FROM/TO BORROWER				

L. SETTLEMENT CHARGES

700. TOTAL SALES/BROKER'S COMMISSION

based on price \$ 0 % 0

Division of Commission (line 700) as follows:

701. \$ 0 to 0702. \$ 0 to 0

703. Commission paid at Settlement

704.

800. ITEMS PAYABLE IN CONNECTION WITH LOAN

801. Loan Origination Fee 2,500 % ELITE FINANCIAL 8,200.00802. Loan Discount 0 %803. Appraisal Fee to WOJCIECH LEJA \$300.00 POC804. Credit Report to 0805. TAX RELATED SVC FEE WESTLAKE SETTLEMENT 72.00806. ADMINISTRATION FEE LEHMAN BROTHERS BANK 465.00807. MERS REGISTRATION LEHMAN BROTHERS BANK 4.95808. FLOOD MONITOR/COMBIN WESTLAKE SETTLEMENT 15.00809. PROCESSING FEE ELITE FINANCIAL 1,298.00810. YSP PAID BY LENDER TO ELITE \$5330.00 POC

811.

812.

813.

814. AFTER CLOSING, LEHMAN BROTHERS BANK MAY PAY815. TO THE BROKER ADD'L COMPENSATION OF UP TO .125%816. OF THE LOAN AMOUNT FOR SERVICES RENDERED

900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE

901. Interest from 02/14/07 to 03/01/07 as 67.397000 /day902. Mortgage Insurance Premium for months to903. Hazard Insurance Premium for years to FARMERS INSURANCE 903.16904. Flood Insurance Premium for years to

905.

1000. RESERVES DEPOSITED WITH LENDER

1001. Hazard Insurance 4 months as 75.27 per month 301.081002. Mortgage Insurance months as per month1003. City property taxes months as per month1004. County property taxes 6 months as 431.87 per month 2,591.221005. Annual assessments months as per month1006. Flood insurance months as per month1007. months as per month -1,878.061008. Aggregate Adjustment 0

1100. TITLE CHARGES

1101. Settlement or closing fee to LAWYERS TITLE 175.001102. Abstract or title search to LAWYERS TITLE 200.001103. Title examination to1104. Title insurance binder to1105. Document preparation to1106. Notary fees to LEVEL TITLE 100.001107. Attorney's fees to(includes above items numbers: 0)1108. Title insurance to LEVEL TITLE 475.00(includes above items numbers: 1102, 1103, 1104)1109. Lender's coverage \$ 328,000.00 475.001110. Owner's coverage \$1111. TAX BILL PAYMENT FEE LAWYERS TITLE 35.001112. Courier Fees LAWYERS TITLE 30.001113. E-MAIL PACKAGE FEE LEVEL TITLE 25.00

1114.

1115.

1200. GOVERNMENT RECORDING AND TRANSFER CHARGES

1201. Recording fees; Deed \$:Mortgage \$ 72.00 :Releases \$ 72.001202. City/county tax stamps; Deed \$:Mortgage \$1203. State tax/stamps; Deed \$:Mortgage \$

1204. Record Cert of Rel

EXHIBIT D
P. 3 OF 3

02/09/2007 12:46 FAX 16305051087

LTIC-NAKERVILLE

Case Number: 07-00795

Signature Page to HUD-1 Settlement Statement

We have reviewed the HUD-1 Settlement Statement which consists of three pages and to the best of our knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on our account, or by us, in this transaction. We understand the figures contained herein were based on the best information available to the Settlement Agent, and agree to make the appropriate adjustments after settlement if adjustments are necessary.

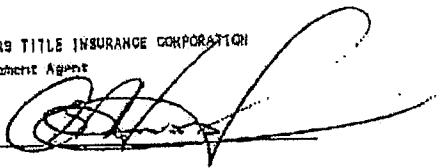
Signature *Approved*
STANISLAW B. CHRUPCZAK

REFINANCE

Signature
ELIZIBETA T. CHRUPCZAK

The Settlement Statement prepared by the Settlement Agent is, to the best of its knowledge and belief, a true and accurate account of this transaction. The Settlement Agent has caused or will cause the funds to be disbursed in accordance with this Statement.

LAWYERS TITLE INSURANCE CORPORATION
Settlement Agent

By: 

Warning: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment.
For details see: Title 18 U.S. Code Section 1001 and Section 1010. HUD-1 (8-87)
RESPA, HB 4309.2
Previous edition is obsolete.

TRUTH-IN-LENDING DISCLOSURE STATEMENT

LENDER OR LENDER'S AGENT:

LEHMAN BROTHERS BANK, FSB
327 INVERNESS DRIVE SOUTH
ENGLEWOOD, CO 80112

BORROWERS: STANISLAW S CHRUPCZAK

Preliminary Final
DATE: 2/09/2007
LOAN NO.: 0045223864
Type of Loan: CONV UNINS
Fixed
A30N - 0

INTEREST RATE: 8.125
INDEX USED

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
8.426 %	\$ 69,861.91	\$ 39,723.14	\$ 109,585.05

PAYMENT SCHEDULE:

DEMAND FEATURE: This loan does not have a Demand Feature.

This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE

This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 8314 WEST 91ST STREET
HICKORY HILLS, IL 60457

ASSUMPTION: Someone buying this property cannot assume the remaining balance due under original mortgage terms
 may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: \$ 45.00

PROPERTY INSURANCE: Property hazard insurance is a required condition for this loan. You may purchase this insurance from any insurance company acceptable to the Lender.

Hazard insurance is available through the lender at an estimated cost of \$ for years.

LATE CHARGES: If your payment is more than 15 days late, a late charge of 5.00 % of the
overdue payment of principal and interest will be assessed.

PREPAYMENT: If you pay off your loan early, you

EXHIBIT E

DEFINITION OF TRUTH-IN-LENDING TERMS

P. 2 OF 5

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for \$100,000 and the Prepaid Finance Charges total \$5,000, the Amount Financed would be \$95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

EX141811
P. 3 OF
S

Fee Schedule - Lender paid fees

The following fees must be indicated on the HUD-1 Settlement Statement. These fees are to be paid outside of closing by the Lender. If a fee is not paid to the Lender, these will be added to the disbursement amount sent to Title.

Description	Paid to	Collect from Lender (POC)
Origination Fee		
Discount		
Appraisal Fee		
Credit Report Fee		
Lender Inspection		
Mortgage Insurance Application		
Assumption Fee		
Courier/Express Mail		
Tax Related Service Fee		
Underwriting Fee		
Temporary Buydown		
Interest		
PML/MIP/FF		
Hazard Insurance		
Flood Insurance		
Settlement or closing fee.		
Abstract/title search		
Title examination		
Title insurance binder		
Document preparation		
Notary fees		
Attorney's fee		
Title insurance		
Recording fee		
City / county tax stamps		
State tax stamps		
Survey Fee		
Pest Inspection Fee		
Flood Certification Fee		
Service Release Premium		
Yield Spread Premium		

EXHIBIT

P. 40

5

Fee Schedule — continued

The following fees are Title Company fees and must be indicated on the HUD-1 Settlement Statement. In the * column, "P" means "paid outside of closing" and "N" means the fee has been netted from the Lender's funds. If an amount is reflected in the Collect from Seller/Other column, the next column to the right will more specifically identify from whom with one of the following codes: "S" means Seller, "O" means Other, and "B" means Broker. The fees must be collected from the indicated parties.

Description	Paid to	*	Collect from Borrower	Collect from Seller/Other
Settlement or Closing Fee	LAWYERS TITLE		250.00	
Abstract or title search				
Title Examination				
Title Insurance Binder				
Document Preparation	LAWYERS TITLE		200.00	
Notary Fees				
Attorneys' Fees				
Title Insurance			45.00	
Recording Fees				
City/County Tax/Stamps				
State Tax/Stamps				
Title company Fee Totals:		N		495.00

Interest. Collect prepaid interest from Borrower(s). The Total Prepaid Interest is netted from Lender's check/draft/wire transfer. All prepaid items, including interest, must be paid by the Borrower, unless specified otherwise in the contract. Collect interest at \$ 9.127 per day from the date of funding (including funding date) to (but not including) the 1st day of the month prior to the first payment due date. Total Prepaid Interest: \$ 136.91
(from 02/14/07 to 03/01/07)
Escrow Reserves.

- Escrows will be collected once construction is completed.
- Escrow reserves are waived.
- Collect the following escrow reserves and show these amounts on the HUD-1 or HUD-1A Settlement Statement under Section L. 1000. Reserves deposited with Lender have been netted from the Lenders funds:

EXHIBIT

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Fee Schedule - Summary

Wire being sent to: Bank Name: SUBURBAN BANKT & TRUST
 Attn: WIRE DEPT
 Street address: NONE
 ABA #: ELMHURST, IL
 071924513
 Account number: 600000192
 LAWYERS TITLE
 For Credit to:
 Wire/Check Date:
 Further Credit to:
 Further Credit Account Number:
 We will identify the wire transfer by our loan number.

Broker Check Summary:

Service Release Premium	\$
Yield Spread Premium	\$
Closing Fees	\$
Buydown credit	\$

Total check payable to Broker: \$

Disbursement Summary:

Loan Amount:	\$ 41,000.00
Service Release Premium	\$
Yield Spread Premium	\$
Closing Fee Totals retained	\$ 539.95
Interest retained	\$ 136.91
Retained Escrow	\$
Buydown retained	\$

Disbursement sent via Net Wire \$ 40,323.14

Any principal curtailment and/or first payment should be forwarded directly to:

Regular Mail:
 Aurora Loan Services, Inc.
 Attn: Cashiering Dept.
 PO Box 5180
 Denver, CO 80217-5180

Overnight Services:
 Aurora Loan Services, Inc.
 Attn: Cashiering Dept.
 2530 S. Parker Road, Suite 601
 Aurora, CO 80014